

**opentext™**

**Success story**

**PEMCO Insurance**

**Industry**

- Insurance

**Solutions**

- OpenText Exstream™
- OpenText Exstream™ Command Center
- OpenText Exstream™ Delivery Manager

**Results**



Enables the business to offer customers a **true, paperless experience**



Allows the creation of a **multichannel communications strategy**, reducing paper costs and improving reputation for customer service



Delivers a **singular customer communications management platform** with scalability to adapt as the business grows

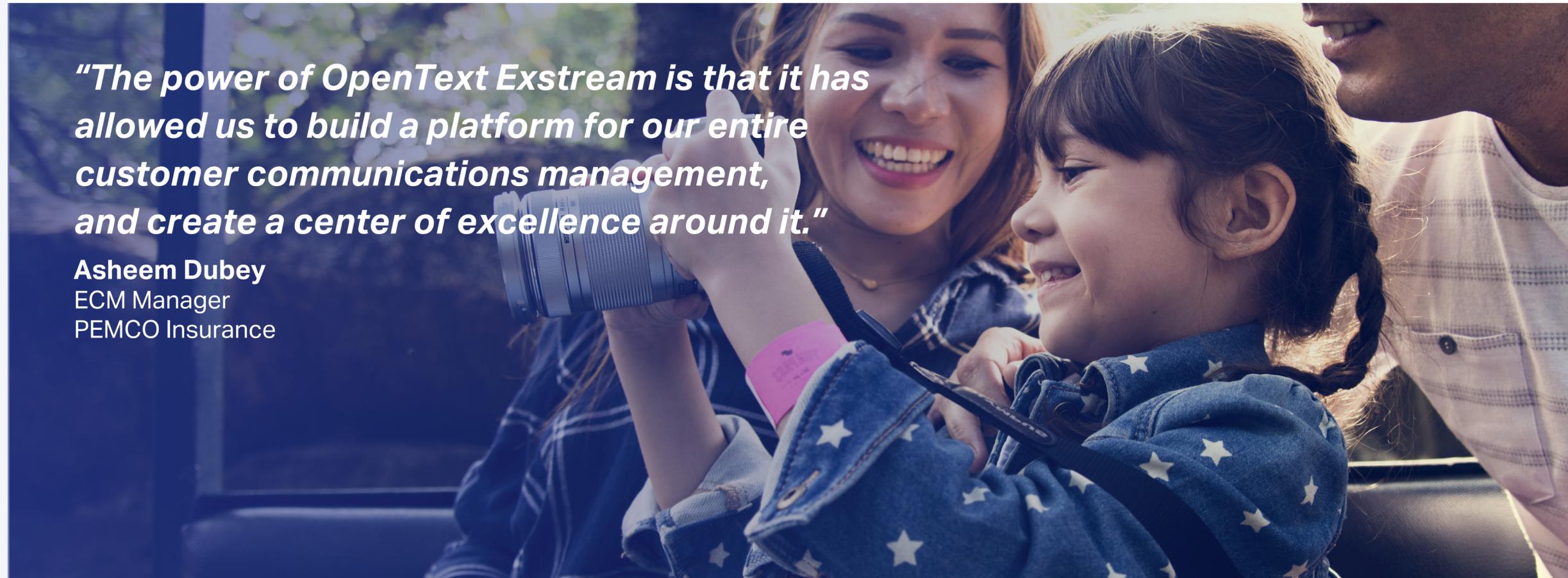


# Multichannel communications create market advantage for PEMCO

**OpenText Exstream consolidates customer communication, cuts costs and creates a multichannel roadmap**

*"The power of OpenText Exstream is that it has allowed us to build a platform for our entire customer communications management, and create a center of excellence around it."*

**Asheem Dubey**  
ECM Manager  
PEMCO Insurance





Multichannel communications create market advantage for PEMCO

**PEMCO is a U.S. insurance company with a reputation for exceptional customer service. Wanting to better manage its customer communication, it has consolidated multiple systems to OpenText Exstream™. This has reduced costs and delivered a multichannel roadmap. It has also enabled 12 percent of customers to opt for an entirely paperless experience and 17 percent of customers for a blended option.**

## Challenge

### World-class standard, local values

PEMCO is a U.S. insurance company based in Seattle, Washington. It serves customers in the country's Pacific Northwest. **"People here are a little different than on the East Coast or those in the Midwest,"** said Asheem Dubey, ECM manager, PEMCO Insurance. **"We like to think we're more open, independent-minded and environmentally conscious."**

That doesn't prevent PEMCO from being a world-class insurance company, but it does influence how it approaches business. PEMCO is mutually owned by its customers. It is an industry leader in terms of customer satisfaction, ranking highest in the 2013, '14 and '15 J.D. Power studies. It is also an increasingly paperless organization.

**"The ability to go paperless is not a differentiator, it's a necessity,"** said Dubey. **"Folks here are sensitive to this. It is critical we promote a paperless option."**

Besides reputation, Dubey admits there were other motivators: **"Our customers were being inundated with mail. We sent different paper mail for every product from different systems, and that wasn't great in terms of cost and efficiency. But the biggest issue was there was little consistency to the message or the brand experience."**

PEMCO wanted to consolidate its customer communications to one platform, centralizing all output. It also wanted the means to manage a multichannel communications strategy; the move to a paperless experience would be just one benefit.

**"We had a very disjointed approach to customer correspondence,"** said Dubey. **"Different formats, different platforms and different systems. As a business, we knew that had to change."**

## Solution

### Enabling a multichannel roadmap

The PEMCO team assessed leading options, taking references and reviewing document management in other industries. PEMCO then selected Exstream to deliver its consolidation project.

**"The key for us was to find a platform with rock solid foundations, one that was scalable and wouldn't create another silo,"** said Dubey. **"We have that with Exstream. It's modular, we can add to it—and we know it will handle 10 times more than we could throw at it."**

**"Our decision was a long-term one, not something based purely on price. The flexible nature of Exstream meant we could add to it as needed. It was the best solution for today, and for the future,"** he added. **"That said, Exstream does what it does better than any competitor at a better price. All the references backed it up."**

Dubey credits the pre-sales support and technology roadmap as key influences. **"They've been proactive throughout, and, consolidation aside, we could see their approach to a multichannel environment."**

In 2012, PEMCO began the process of centralizing all lines of communication output to Exstream, including bills, policy and claims.



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## Benefits

### Creating a CCM center of excellence

Today, about 12 percent of PEMCO customers have elected to go entirely paperless, while many others favor a blended approach of paper and email. PEMCO is also more intelligent in its use of paper, and more consistent in the way it presents the brand.

***“We’ve grown the number of new policyholders but our paper use has flatlined,”*** said Dubey. ***“Clearly, this has had a significant impact on costs.”***

***“Going paperless has been more than simply tapping into the functionality of Exstream,”*** says Dubey. ***“It has required a cultural shift within the business. It recognizes that different customers want different channels at different stages. We needed to make sure the online experience allowed customers to select a paperless option.”***

***“Our customer service and sales representatives needed to be able to steer customers to paperless or help them select a blended option. Exstream is at the center of this.”***

For instance, the company plans to start customer communication via SMS and Dubey hopes to extend Exstream into sales and marketing functions. ***“We’ve only really scratched the surface,”*** he admitted. ***“The aim is to allow customers to interact with us in as many channels as possible.”***

The priority is interactive customer correspondence—the ability to craft the most appropriate content for individual customers and go beyond batch-driven communications. ***“This would allow our staff to create an interactive letter, based on existing templates. From our side it makes the process faster and more engaging for the customer,”*** said Dubey.

For marketing this may mean sending customers a specially created link, rather than a standard glossy brochure. The link greets customers

with appropriate content and invites them to input additional data. All of which is fed back to PEMCO—and helps inform future communication.

PEMCO will start with its claims division and expects to roll out to the rest of the business, once lessons are digested. This will make for more compelling, relevant content, but will also reduce print costs as the business brings everything under one system of control.

***“We built a solution in less than eight months, pairing OpenText Exstream Command Center with Exstream Interactive Documents to create a robust, enterprise solution,”*** said Dubey. ***“The beauty of Exstream is that it’s able to slide into our existing stack. I can use the best of breed technologies for individual components and they all integrate with Exstream seamlessly.”***

He said the biggest impact of Exstream has been to shift the possibilities of how PEMCO presents itself to customers. ***“Previously, we had different applications in different silos. We’re now a more service-oriented business. We’ve abstracted the systems from the data.”***

For instance, the shift from paper mail to email means all documents need to be archived and available faster. ***“With ‘snail mail’ you would have a couple of days to update a policy,”*** said Dubey. ***“Now, customers expect their documentation to be available to view immediately online. It meant we need all of our systems aligned.”***

The biggest benefit of Exstream Command Center, he said, is that all customer output workflows can now be managed from one tool: ***“If one step fails, we’re alerted. If we want to skip a step, we can. Exstream Command Center allows far tighter management of our customer communications.”***

***“The power of Exstream is that it has allowed us to build a platform for our entire customer communications management and create a center of excellence around it.”***



## About OpenText

OpenText, The Information Company, enables organizations to gain insight through market leading information management solutions, on-premises or in the cloud. For more information about OpenText (NASDAQ: OTEX, TSX: OTEX) visit [opentext.com](http://opentext.com).

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